

PATENT**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:
Kinsella
Serial No.: 09/733,664
Filed: 12/8/2000
For: Fraud Prevention for Remote
Transactions

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Group Art Unit: 2134
Examiner: NALVEN, ANDREW L.
Atty. Docket No.: A010
Confirmation No.: 4630

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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

CERTIFICATION OF TRANSMISSION
DATE OF DEPOSIT: September 22, 2004

I hereby certify that this correspondence is being facsimile transmitted to the Patent and Trademark Office (Fax No. 703-872-9306) under 37 CFR 1.8(a) on the date indicated above.

Signature of person transmitting:


N. STEPHAN KINSELLA**RESPONSE TO OFFICE ACTION DATED 04/22/2004**

The following amendments and remarks are respectfully submitted in response to the non-final Office Action dated 04/22/2004. In response to the Office action, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.